

Pursuant to the Payment Services Conditions of Slovenská sporiteľňa, a. s., the Bank hereby issues the following

1. Current list of Prohibited Countries to / from which the Bank shall not perform any Cross- Border Transfers:

Crimean Peninsula	Somalia (SO)
Democratic Republic of the Congo (CD)	South Sudan (SS)
Iran (IR)	Sudan (SD)
Liberia (LR)	Syria (SY)
Myanmar (MM)	Venezuela (VE)
Nigeria (NG)	Zimbabwe (ZW)
North Korea (KP)	
Rwanda (RW)	

The Bank shall neither perform any Cross-Border Transfer to or from any other country if such Cross-Border Transfer has been known to the Bank to be carried out either directly or indirectly to or from any of the Prohibited Countries via residents or entities registered, having seat, place of business or residence in a country other than Prohibited Country and/or whose purpose or intention is to receive payment from or pay in favor of residents or entities registered, having seat, place of business or residence in the Prohibited Country or deliver, provide, facilitate or transfer the subject matter of export or import to or from the Prohibited Country.

2. Current list of risky countries, in which a successful execution of a Cross-Border Transfer cannot be guaranteed with regard to the overall situation in the country:

Afghanistan (AF)	Iceland (IS)
Angola (AO)	Iraq (IQ)
Armenia (AM)	Ivory Coast - Côte d'Ivoire (CI)
Azerbaijan (AZ)	Lebanon (LB)
Belarus (BY)	Libya (LY)
Burundi (BI)	Pakistan (PK)
Central African Republic (CF)	Palestine (PS)
Cuba (CU)	Russian Federation (RU)
Egypt (EG)	Sierra Leone (SL)
Eritrea (ER)	Tunisia (TN)
Guinea (GN)	Ukraine (UA)
Guinea-Bissau (GW)	United Arab Emirates (AE)
Haiti (HT)	
Yemen (YE)	

A risky country is a country, in which, with regard to its current political or economic situation, a successful execution of the Cross-Border Transfer cannot be guaranteed by the Bank although the Bank meets all its obligations to execute such Transfer .

The Bank wishes to advise its Clients that risky countries are subject to prohibition of executing such Cross-Border Transfers where the payee or payer is a sanctioned person or a sanctioned entity, or where payment title such as goods, services or other performances are subject to international sanctions (restrictive measures) pursuant to Act no. 289/2016 Coll. on the Enforcement of International Sanctions, Decisions or Regulations of the European Union (published at http://eeas.europa.eu/cfsp/sanctions/index_en.htm) or of the Office for Foreign Assets Control of the United States Department of Treasury (published at <http://www.treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx>)

The Bank further wishes to advise its Clients that in Cross-Border Transfers to or from a risky country, the Client is to first prove the payment title of such Cross-Border Transfer to the Bank in a trustworthy manner. The Bank reserves the right to refuse to execute such Cross-Border Transfer in justified cases, in particular when the Client fails to meet this obligation or if the payment title is subject to international sanctions pursuant to the aforementioned legal regulation or pursuant to decisions of public authorities.

3. The Bank may refuse to execute a Cross-Border Transfer in cases deserving special attention, in particular when the Bank possesses negative information about the payee's bank, including, but not limited to, information on pending bankruptcy proceedings, revocation of banking licence, institution of

official trusteeship or forced administration by a local regulatory authority or imposition of a sanction or fine by the local regulatory authority for non-compliance with statutory provisions equivalent to the local act on banks or anti-money-laundering act or act on protection against terrorism financing.